

**10/567957****PATENT****IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:

Alfredo C. Fajardo

Serial No.: to be assigned

Attorney Docket: YSAP.VERITAS.  
PT1

Filed: to be assigned

Art Unit: to be assigned

Title: System and Method for Facilitating  
Payment via a Communications  
Network Using Value Accredited to  
a Customer of the Communications  
Network

Examiner: to be assigned

Batch No. Unknown

**INFORMATION DISCLOSURE STATEMENT  
UNDER 37 C.F.R. §§1.97 and 1.98**

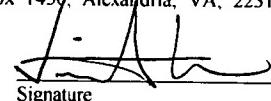
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Dear Commissioner:

In compliance with the duty of disclosure under 37 C.F.R. §1.56, it is respectfully requested that this Information Disclosure Statement be entered and the reference(s) listed on attached Form PTO-1449 be considered by the Examiner and made of record. In accordance with 37 C.F.R. § 1.98(d), copies of the listed references are enclosed.

In accordance with 37 C.F.R. §§ 1.97(g),(h), this Information Disclosure Statement is not to be construed as a representation that a search has been made, and is not to be construed to be an admission that the information disclosed is, or is considered to be, prior art with respect to the present application or material to patentability as defined in 37 C.F.R. §§ 1.56.

**10/567957**

Atty Docket No.: YSAP.VERITAS.PT1

Customer No.: 24943

**IAP5 Rec'd PCT/PTO 10 FEB 2006**

The present Information Disclosure statement is believed to be timely in accordance with 37 C.F.R. § 1.97(b). Accordingly, no fees are believed to be due in connection with the filing of this Information Disclosure Statement. However, should any fees be deemed necessary (except payment of the issue fee), the Commissioner is authorized to charge any fees which may be due or to credit any over payment to Deposit Account Number 50-1037.

Respectfully submitted,

02/10/2006

Date



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<b>Form PTO-1449 (modified)</b>  <b>List of Patents and Publications for Applicant's</b> <b>INFORMATION DISCLOSURE STATEMENT</b>  Page 1 of 1	Atty. Docket No. <b>YSAP.VERITAS.PT1</b>	Serial No.
	Applicant <b>Alfredo C. Fajardo</b>	<b>10/567957</b>
	Filing Date:	Art Unit:

## **U.S. Patent Documents**

Exam. Init.	Ref. Des.	Document Number	Date	Name	Class	Sub Class	Filing Date if App.

## **Foreign Patent Documents**

**Other Art (Including Author, Title, Date Pertinent Pages, Etc.)**

**EXAMINER:** /Mohammad Shaikh/

**DATE CONSIDERED:** 02/08/2008

**EXAMINER: INITIAL IF REFERENCE CONSIDERED, WHETHER OR NOT CITATION IS IN CONFORMANCE WITH MPEP609; DRAW LINE THROUGH CITATION IF NOT IN CONFORMANCE AND NOT CONSIDERED. INCLUDE COPY OF THIS FORM WITH NEXT COMMUNICATION TO APPLICANT.**